



Order Filed on April 16, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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In re:

Carl Gaynor  
*aka* Carl Ellis Gaynor, Jr.

Debtor.

Chapter: 13

Case No.: 19-24097-MBK

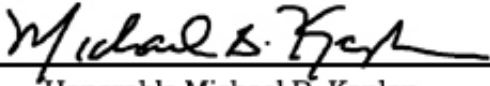
Hearing Date: April 14, 2020

Judge: Michael B. Kaplan

**CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: April 16, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Carl Gaynor  
Case No.: 19-24097-MBK  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE  
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby stipulated and agreed to that:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: **2016 Toyota Camry; VIN: 4T1BF1FK5GU506220** (“Property”) provided that the Debtor complies with the following:

- a. Beginning with the April 24, 2020 payment, the Debtor shall cure the post-petition arrearage amount of \$1,539.00 by making six (6) monthly payments of \$256.50 on or before the 24<sup>th</sup> day of each consecutive month; and
- b. The Debtor shall continue making regular monthly payments in the amount of \$539.00 as they become due beginning with the April 24, 2020 payment and continuing on thereafter.

2. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraph and/or if the Debtor fails to make any payment due to Movant under the Chapter 13 Plan.

3. If the Debtor fails to cure the default within thirty (30) days from the date of default, Movant may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the Property.

4. Movant is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**



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